

PAYMENT OF SUBSCRIPTIONS BY INSTALMENTS DURING THE CURRENT YEAR

The Province would advise *in the clearest possible terms* that it is most unwise to permit the payment of a subscription by instalments during the year to which it applies.

(For example, paying a subscription due on 1 January 2020 during 2020.)

Most lodge and chapter by-laws state that a subscription is payable

IN FULL : IN ADVANCE, by a single specified date.

In such cases, a lodge or chapter which does not insist on observing this requirement is in violation of its own by-laws and is therefore behaving irregularly, and contrary to 'Masonic Law'.

Even in the case of a lodge or chapter where no such requirement is stated in their by-laws, the practice must be viewed as dangerous. It can render vulnerable the cash-flow of the lodge or chapter, as, should the number of brethren delaying their subscription in this way reach a critical mass (and if it is permitted, presumably every member must have the opportunity of doing so), the lodge or chapter could be rendered unable to discharge its regular financial liabilities, unless it has sufficient reserves.

A brother who is paying his subscription by instalments during the current year **IS IN ARREARS** for the entire period until he has paid in full. (Rule 147). It is possible therefore that he could be in arrears for eleven out of the twelve months of every year. A lodge/chapter allowing this practice is also making a nonsense of any provisions in their by-laws for exclusion on the grounds of arrears after a stated period of time.

A lodge or chapter is *always* carrying a retrospective debt. Treasurers should be well aware that the most significant outgoings (dues to Grand Lodge/Chapter and to Province) are payable *retrospectively*. Thus sufficient funds have to be available at the appropriate time this year to pay last year's bills. The Province has sad experience of lodges in this situation seeking emergency advice.

The practice has also led to the collapse of proposed amalgamations, as subsuming lodges (which are often financially weak) have to discharge their debts in full before they can amalgamate.

Grand Lodge have made it clear in their model by-laws that they would not approve new or amended by-laws which omitted the requirement to pay subscriptions in full: in advance. One acceptable alternative is to pay a subscription by instalments during the previous year, so that it is paid in full by the due date.